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APPLICANTS: Robert K. Pliha

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FOR: SYSTEMS AND METHODS FOR DISTRIBUTING TARGETED  
INCENTIVES TO FINANCIAL INSTITUTION CUSTOMERS

Attorney Docket No.: 47423/252726

Date: May 21, 2007

MAIL STOP AMENDMENT

Commissioner for Patents

P. O. Box 1450

Alexandria, Virginia 22313-1450

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I hereby certify that this correspondence is being  
electronically filed with The United States Patent Office  
via EFS Web, on May 21, 2007

/Gina Hamrick/

Gina Hamrick

**AMENDMENT AND RESPONSE**

Sir:

In response to the Office Action dated March 22, 2007, please consider the  
following amendment and response:

**Amendments to the Claims** are reflected in the listing of claims, which  
begins on page 2 of this paper.

**Remarks** begin on page 10 of this paper.

**Conclusion** begins on page 14 of this paper.